

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

66 – 59, 61  
jhel

In re: : Bankruptcy Case No.: 16–70212–JAD  
: :  
: Chapter: 13  
: Issued per the January 11, 2018 Proceeding

Wesley M Ruffner  
Debtor(s)

Milisa B Ruffner

ORDER OF COURT CONFIRMING PLAN  
AND SETTING DEADLINES FOR CERTAIN ACTIONS

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that the Plan dated November 28, 2017 is CONFIRMED. A copy of this plan was previously mailed to you.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Debtor(s)'s counsel (or Debtor(s) if not represented by counsel) must review all proofs of claim within thirty (30) days after the claims bar date. All objections to pre–petition claims shall be filed within ninety (90) days after the claims bar date, thereafter allowing at least thirty (30) days for a response.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: January 24, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Jeffery A. Deller  
United States Bankruptcy Judge

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Wesley M Ruffner  
 Milisa B Ruffner  
 Debtors

Case No. 16-70212-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
 Form ID: 235

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db/jdb  
 14202151 ++Wesley M Ruffner, Milisa B Ruffner, 431 Pardee Road, Philipsburg, PA 16866-7960  
 ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239  
 (address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,  
 Kennesaw, GA 30144)  
 14271564 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 14202152 +Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940  
 14221319 +Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117  
 14202155 +John F. Mackin, D.M.D., 220 N. Front Street, Suite 1, P.O. Box 129,  
 Philipsburg, PA 16866-0129  
 14202158 +Penelec, P.O. Box 3687, Akron, OH 44309-3687  
 14205535 +Penelec, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3,  
 Red Bank, NJ 07701-5688  
 14202159 +Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425  
 14202160 +Penn Highlands Clearfield, 809 Turnpike Avenue, P.O. Box 992, Clearfield, PA 16830-0992  
 14202161 +Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893  
 14202164 +Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511  
 14202165 +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14244293 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 25 2018 03:16:22  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 14202153 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 25 2018 03:05:10 Diversified Consultant,  
 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
 14202154 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 25 2018 03:05:02 Jefferson Capital Syst,  
 16 Mclelland Rd, Saint Cloud, MN 56303  
 14252011 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 25 2018 03:05:02 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 14218720 E-mail/Text: camanagement@mtb.com Jan 25 2018 03:04:10 Lakeview Loan Servicing, LLC,  
 c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 14202156 E-mail/Text: camanagement@mtb.com Jan 25 2018 03:04:10 M & T Bank, 1 Fountain Plz,  
 Buffalo, NY 14203  
 14202157 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 25 2018 03:04:44 Midland Funding,  
 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 14276327 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 25 2018 03:22:30  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14202162 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 25 2018 03:16:21  
 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 14202163 +E-mail/Text: bankruptcy@sw-credit.com Jan 25 2018 03:04:47 Southwest Credit Syste,  
 4120 International Pkwy, Carrollton, TX 75007-1958

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: jhel  
Form ID: 235

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jan 24, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC. bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Joint Debtor Milisa B Ruffner thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Wesley M Ruffner thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Plaintiff Milisa B Ruffner thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Plaintiff Wesley M Ruffner thedebterasers@aol.com  
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC.  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9